

C.A.R.E. Customer Automation and Reporting Environment

The Customer-Centered Solution for an Online World

TRANSFORMING BUSINESS THROUGH INFORMATION

Competing in today's e-Paced business world requires timely and accurate information. Information vital to making the right strategic and tactical decisions about your agency's payment programs. Critical data that pinpoints spending trends. "Real time" information for immediate solutions to the business challenges you face everyday.

Welcome to the bold world of C.A.R.E., a Web-based technology that offers a single-source for program management and related business data. C.A.R.E. uses an Internet environment to put you in control of your payment systems and data so you can focus on important business goals—*streamlining purchasing and payments while reducing operating costs.*

INDIVIDUAL SOLUTIONS FOR UNIVERSAL NEEDS

U.S. Bank is known as an expert user of technology and has a proven track record of success in providing business-to-business payment solutions. With its point-and-click capabilities, C.A.R.E. harnesses the power of the Internet within a secured environment to bring you:

- *Streamlined payment and procurement processes*
- *Convenient access to information, round the clock*
- *Integration of your financial systems and C.A.R.E.*
- *Effective and efficient management controls*

The success of your agency's payment and procurement programs is measured by how well information, money and knowledge move through your business' systems. With C.A.R.E.'s individualized approach, you can rely on our experience to help create end-to-end e-Solutions that will *integrate with your sophisticated financial infrastructure to ultimately save time and money.*

C.A.R.E. in the Real World

ACCESS WHERE AND WHEN YOU WANT IT

C.A.R.E. puts the power of data and knowledge into *your* hands. C.A.R.E.'s technology is Web-based, so you get online access to reports and data, round the clock, seven days a week—whether you log on to C.A.R.E. via your agency access or remotely through a modem.

When you're ready, so is C.A.R.E.

C.A.R.E. DELIVERS QUALITY

We reduce our participant's expenses, in terms of both time and money, but also by significantly improving efficiency and productivity and reducing or eliminating errors. C.A.R.E. helps you:

- *Gain productivity*
- *Utilize convenient payment methods*
- *Eliminate error-prone manual processes*
- *Facilitate more complex payments*

PLANNING ADVANTAGES

C.A.R.E. improves access to information, not only in terms of availability, but also by delivering the information so it integrates with your agency's accounting and procurement systems, making it a dynamic enabler. As an interface for multiple audiences, all users see C.A.R.E.'s dynamic data simultaneously. Yet the extent of what they see can be defined by pre-set user profiles, as set by the systems administrator. This allows for critical management controls and added security, yet allows all users to access the information appropriate to their needs. And C.A.R.E. delivers meaningful on-demand management reports that allow you to mine data any way you want it.

SAFE. SECURE. CONFIDENTIAL.

Secured and protected systems are a priority at U.S. Bank. Information sent to and received from C.A.R.E. can be trusted to arrive privately and unaltered. Advanced profile management filters define individual users' access levels to C.A.R.E. and prevent unauthorized access to sensitive information. 128-bit SSL data encryption and password protection secure your company's files as they are transmitted over the Internet. Server authentication ensures only your company sees your data.

EMPLOYING TECHNOLOGY TO SERVE YOU BETTER

C.A.R.E. is the latest technological advancement in a long line of innovations from U.S. Bank. As a leader in today's business-to-business marketplace; we're bringing smart technologies like C.A.R.E. to all types of businesses.

As a "thin client", C.A.R.E. is non-obtrusive to your IT environment—consolidating the number of platforms and eliminating the need for new software and hardware distribution to intra- or extra-nets. Upgrades are automatic. All you need is a Web-browser, a workstation and Internet access. You get full integration without impacting your current operating systems. No LAN management costs. No database administration. No nightly back-ups. C.A.R.E.'s software, databases and reporting administration functions are performed, supported and backed-up nightly by highly trained U.S. Bank staff.

IN THIS CASE "BIGGER IS BETTER"

To make our system portable and vendor platform independent, C.A.R.E.'s application has been developed in HTML and Java. We're also scalable. As your business needs grows, our architecture grows too. C.A.R.E.'s architecture is reusable end-to-end allowing us to provide our customers with new feature functionality across various business needs. We're big. We're stable. And our code is industrial strength.

C.A.R.E. Business Merit

From day one, C.A.R.E. enhances your payment program. That's because it can access vital information with all the global-connectivity, speed and immediacy the Internet has to offer. You can make business decisions based on "real time" data, identify cost-saving opportunities and help your business prosper with lower operating costs, using less time and fewer resources. With C.A.R.E.'s single-source access, your organization can choose the levels of functionality you want to perform on the many key tasks necessary to manage your entire payment program:

Business Merit: Account Setup, Maintenance and Status

ACCOUNT SETUP

Account Setup gives you the ability to set up and establish new Cardholder Accounts. During Account Setup, you establish basic demographic information on your Cardholders and your agency. Plus, you indicate organizational defaults as well as individual spending controls for Cardholders, such as Single Purchase Limits, Yearly Spending Limits, and Merchant Category Codes. You also have the ability to order "plastic" and convenience checks.

ACCOUNT MAINTENANCE

Account Maintenance allows you to view and perform Account Maintenance on all Cardholder Accounts as well as perform maintenance to organizational, billing and program "default" information associated with your CAL-Card Account. *Because the Account Setup and Maintenance tasks can be completed in "real time,"* critical, last minute changes can be made on the spot. So when an Agency Program Coordinator receives an emergency call from a Cardholder in the field who needs his or her limits raised, the Agency Program Coordinator can respond immediately. The Agency Program Coordinator can also close and re-open Cardholder Accounts and reassign accounts (Managing (Approving Official) and/or Cardholders) from one organizational level to another *without closing and reissuing accounts.*

STATUS

Status functionality helps users more easily manage work-in-progress. For every task performed in Account Setup and Account Maintenance, you are given the options of filing the complete or incomplete information so it can be retrieved and processed later, or submitting the information for immediate processing. In addition, you can check the status of submitted tasks and whether they successfully posted to U.S. Bank's processing platforms.

Business Merit: Reports

Comprehensive reporting is vital to managing your payment programs effectively. Whether a summary report is needed or a drill down to the finest transaction detail, C.A.R.E. can support it. With C.A.R.E.'s exceptional reporting tools, you can run pre-defined standard reports or create company-customized ad hoc reports and graphs—with 24 months of transaction data available to you online. Utilizing C.A.R.E.'s Managed Reporting Environment, a powerful, proven reporting engine, reports and graphs can be built efficiently using the "Wizard" functions, without having to learn complicated query languages. These reports and graphics can be viewed online, downloaded to a spreadsheet, or sorted, manipulated and saved for future use. It's up to you. U.S. Bank's standard reports are a collection of reports that have a pre-defined layout giving you the most commonly used purchase and T&E data elements, including information regarding MCC Lists, Member Lists, Account Status, Card and Cardholder Activity.

Business Merit: Transaction Management

Not everyone wants to process transactions the same way. C.A.R.E. supports multiple transaction management and approval models and is more than just a transaction reporting mechanism. *It delivers comprehensive functionality around the processing and management of your Cardholders' transactions.* Transaction Management provides users with a method of viewing, maintaining, approving, rejecting, disputing and reallocating statements and transactions, online in "real time". This unique management tool allows Agency Program Coordinators to monitor the progress of their Cardholders and the overall status of statement approval.

As a **Cardholder**, you have the ability to:

- *Approve individual transactions and statements*
- *Re-allocate transactions to different accounting codes*
- *Split transactions to multiple accounting codes*
- *Initiate transaction disputes*
- *Enhance transactions with supplementary data capture and transaction logging, including the ability to append additional information before and after a transaction is posted to a statement*

As a Agency **Program Coordinator or Manager**, you have the additional capability to:

- *Monitor and perform Cardholder functions on behalf of your Cardholders*
- *Approve or reject Cardholder statements for payment*
- *Enable direct feeds of transactions to your general ledger and accounts payable systems*
- *Monitor the progress of Cardholders and overall status of statement approval.*

Business Merit: Cost Allocation

As agency's CAL-Card programs grow, so do their accounting systems. They become large. They become sophisticated and they can become multidimensional. Not all companies have a single general ledger system. C.A.R.E. helps ensure transactions are allocated reliably and efficiently. Cost allocation allows you to setup or modify Cost Allocation Rule Sets, which define accounting code structures that are consistent with your general ledger systems. The Rule Set defines the number of segments required for your accounting code structure, the length of each segment and the validation rules associated with each segment.

Business Merit: Communication

Don't expose sensitive agency data and account information to Internet viruses, worms or unauthorized public access. Forget Internet e-mail! Now you can communicate and share program information with U.S. Bank **within** C.A.R.E.'s **secure** and protected environment. Send and receive messages and attachments to key U.S. Bank contacts such as Relationship Managers, Sales Managers, National Account Managers, Account Coordinators, Technical Support, Customer Service and Systems Administrators. In addition, C.A.R.E. can securely deliver MIS reports, statement billing files and other attachments to C.A.R.E. users. All attachments are routinely scanned for viruses and 128-bit SSL data encryption protects sensitive information to maximize your company's privacy.

Business Merit: Administration

Administration supports many functions including user IDs, password resets and reporting structures. Within the Administrative function, qualified users can set and maintain passwords and determine levels of access for other C.A.R.E. users.

Implementation of **C.A.R.E.**

Proper integration of C.A.R.E. into your agency's complex environment takes careful planning. That's why we offer a phased approach to the implementation of C.A.R.E. Our experienced staff of Relationship Management, Solutions Consultants and C.A.R.E. Systems Administrators will work with you to perform a thorough assessment of your agency's needs. After the assessment, we build an overall timeline for the integration of the specific functionality needed within your organization. Because C.A.R.E. can be implemented with many different features enabled, your choice of functionality is key in determining an overall timeline.

Training

WEB-BASED TRAINING CARE Training Site: <https://wbt.care.usbank.com>

C.A.R.E.'s exclusive, Web-based training is available to all U.S. Bank C.A.R.E. users, including the Cardholder. It offers a dynamic method of delivering customer-centered training that is current and accessible anytime, anywhere. Research shows that Web-based training, with its exploratory, activity-based learning experience, helps a user retain information up to 70% better than traditional lecture methods. In addition, training costs are drastically reduced or eliminated because travel expenses, training facility rental costs, workbooks and other support materials are eliminated. Users access the training site via the Internet. Web-based training offers a "learn at your own pace" environment. It presents a variety of learning approaches, whether it's reviewing text, watching simulated demonstrations or practicing with hands-on scenarios. Users can select the approach that work best for them. And each module can be repeated as many times as needed. U.S. Bank's Web site is password protected, please contact your U.S. Bank National Account Manager for your password.

Customer Service Support

U.S. Bank understands how important it is to get assistance when it's needed. We deliver superior, quality support to our C.A.R.E. customers:

- *Customers have access to our staff of Relationship Management, Solutions Consultants and Systems Administrators for a smooth implementation.*
- *C.A.R.E. offers a robust, online help system to support customer workflow*
- *Customers have access to a designated 800 number to reach our professionally staffed Technical Support Team. Our technical staff receives ongoing training regarding the latest C.A.R.E. releases.*
- *Customers have 24-hour-a-day access to C.A.R.E.'s Web-based training site*
- *Online support materials, such as manuals, frequently asked questions and training tools are all available via the Internet.*

For more information on C.A.R.E. please contact:

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